

I. **AMENDMENT**

Please amend the claims and enter the new claim as set forth below.

1. (Currently amended) A method ~~for using a computer system to~~
~~implement a financial transaction, the method including the steps of:~~
~~_____ providing a first web site having identifier data;~~
~~_____ encrypting the identifier data;~~
receiving, at a second web site, encrypted identifier data obtained from a first
web site and corresponding to a purchase made at the first web site, the encrypted identifier
data conveyed along with a URL such that a log on conveys the encrypted identifier data to the
second web site; using a URL to log on to a second web site, said log on using the encrypted
~~identifier data for passing the encrypted identifier data to the second web site;~~
and
implementing the a financial transaction by using applying the encrypted
identifier data from the second web site.

2. (Currently amended) A method ~~for using a computer system to~~
~~implement a financial transaction, the method including the steps of:~~
~~_____ using a browser to communicate payment data over the Internet;~~
implementing a purchase over the Internet with the payment data communicated
by the a browser; and
reconciling a payment for the purchase invisibly to the a purchaser by using the
payment data communicated by the browser to implement the a financial transaction distinct
from said purchase.

3. (Currently amended) A method ~~for using a computer system to~~
~~implement a financial transaction, the method including the step of:~~
using responding, with a digital device, to a computerized customer order to
implement ~~the~~ a financial transaction by triggering a communication of real time payment data
corresponding to a purchase, the communication from a non-customer computer to a vendor
computer without customer intervention.

4. (Currently amended) The method of claim 3, wherein the triggering is
~~carried out by communicating to over a proxy server.~~

5. (Currently amended) The method of claim 3 further, wherein the
triggering is carried out ~~over~~ by communicating to an Internet-type network.

6. (Currently amended) Any one of claims 2-3 further including ~~the step of~~
encrypting the data.

7. (Currently amended) Any one of claims 1-3 further including ~~the step of~~
attaching data identifying the financial transaction to an electronic communication transmitted to
enable carrying out the financial transaction.

8. (Currently amended) Any one of claims 1-3 wherein the financial
transaction comprises a gift, and further including ~~the step of attaching data identifying a~~ the gift
~~as the financial transaction~~ to an Internet greeting card transmitted to enable carrying out the
financial transaction.

9. (Currently amended) Any one of claims 1-3 ~~further including the step of~~
providing wherein the financial transaction comprises a gift certificate as the financial
transaction.

10. (Currently amended) Any one of claims 1-3 ~~further including the step of~~
providing wherein the financial transaction comprises a coupon as the financial transaction.

11. (Currently amended) Any one of claims 1-3 ~~further including the step of~~
providing wherein the financial transaction comprises a rebate as the financial transaction.

12. (Currently amended) Any one of claims 1-3 ~~further including the step of~~
wherein the financial transaction comprises conveying money as the financial transaction.

13. (Currently amended) Any one of claims 1-3 ~~further including the step of~~
wherein the financial transaction comprises providing a cash surrogate as the financial
transaction.

14. (Currently amended) Any one of claims 1-3 ~~further including the step of~~
wherein the financial transaction comprises issuing a stored value vehicle as the financial
transaction.

15. (Currently amended) Any one of claims 1-3 further including the step of
receiving facilitating the financial transaction with a computer communication from an
intermediary from the group consisting of a broker, agent, and middleman, the communication
facilitating the financial transaction.

16. (Currently amended) Any one of claims 1-3 further including ~~the step of~~
~~executing~~ receiving data indicating that a card account has been executed to carry out the
financial transaction.

17. (Currently amended) Any one of claims ~~12-3~~ further including ~~the step of~~
~~employing~~ wherein the browser is a wallet-enabled browser to communicate some of the data.

18. (Currently amended) Any one of claims 1-3 further including ~~the step of~~
~~accessing~~ receiving data indicating that a bank account has been accessed to make a payment
for the financial transaction.

19. (Currently amended) Any one of claims 2 ~~1-3~~ further including ~~the step~~
~~of encrypting~~ some of the data with private key to private key encryption.

20. (Cancelled) ~~The method of claim 1, wherein the encrypting includes~~
~~encrypting with private key to private key encryption.~~

21. (Currently amended) A method ~~for using a computer system to~~
~~implement a financial transaction, the method including the steps of:~~
~~_____ using a browser to communicate value conveyance data over the Internet;~~
implementing a redemption over the Internet with the a value conveyance data
communicated by the a browser; and

reconciling the value conveyance for the redemption invisibly to the a recipient of
the value conveyance by using the value conveyance data communicated by the browser.

21. (New) The method of claim 21, wherein the value conveyance is communicated by data encrypted with private key to private key encryption.